



Practitioner's Docket No. 1235

PATENT

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2-14-03
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Fred S. Cook

Application No.: 09/378,018

Filed: 08/19/1999

Group No.: 3624

Examiner: Alain L. Bashore

For: METHOD AND APPARATUS FOR AUTHORIZING AND BILLING,
COMMUNICATIONS SERVICES USING A BANK CARD FINANCIAL NETWORK

Assistant Commissioner for Patents

Washington, D. C. 20231

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Response to Office Action

Please enter this response to the Office Action dated September 30, 2002, for the above-referenced patent application. A one month extension of time is requested and authorized in the transmittal.